

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-13321-RG
PAULETTE WRIGHT Judge: PAULETTE WRIGHT
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: NOVEMBER 14, 2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: ADW Initial Debtor: PW Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ SEE PARA D. per _____ to the Chapter 13 Trustee, starting on _____ for approximately _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

THE DEBTOR SHALL PAY \$4,250.50 TO THE CHAPTER 13 TRUSTEE THROUGH NOVEMBER 30, 2020, AND THEN, THE DEBTOR SHALL PAY \$227.00 PER MONTH, STARTING ON DECEMBER 1, 2020 FOR THREE MONTHS FOR A TOTAL PLAN LENGTH OF APPROXIMATELY 60 MONTHS.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION	ADMINISTRATIVE	\$0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
NONE	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.	\$0.00	\$0.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
PNC BANK, N.A.	185 Dodd Street, East Orange, New Jersey	\$125,000.00	Completely unsecured. Entire lien to be completely and totally stripped off
M&T BANK, N.A.	185 Dodd Street, East Orange, New Jersey	\$125,000.00	
CITY OF EAST ORANGE	185 Dodd Street, East Orange, New Jersey	\$125,000.00	

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
NEW JERSEY ANESTHESIA	Debtor's primary residence estimated located at 185 Dodd Street, East Orange, New Jersey	Civil Judgment	\$1,000.00	\$125,000.00	\$1,000.00	\$201,848.00	\$1,000.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Avram D. White, Esq. Counsel to the Debtor
- 3) PNC, Bank, N.A.
- 4) Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 2, 2020.

Explain below **why** the plan is being modified:

To surrender claims of PNC Bank, M & T Bank and CITY of EAST ORANGE and to cure arrears to finish Chapter 13 Bankrutpcy

Explain below **how** the plan is being modified:

To surrender claims of PNC Bank, M & T Bank and CITY of EAST ORANGE and to cure arrears to finish Chapter 13 Bankrutpcy

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 14, 2020

/a/ PAULETTE WRIGHT
Debtor

Date: _____

Joint Debtor

Date: November 14, 2020

/s/ AVRAM D. WHITE
Attorney for Debtor(s)

In re:
Paulette M Wright
Debtor(s)

Case No. 16-13321-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Nov 18, 2020

Form ID: pdf901

Total Noticed: 84

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db	+ Paulette M Wright, 185 Dodd Street, East Orange, NJ 07017-2105
516016927	+ Advantage Assets II Inc, Attn: Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516016928	+ Atlantic Health Employees FEDCU, 99 Beauvoir Avenue, PO Box 220, Summit, NJ 07902-0220
516016929	+ Atlantic Health Employees FEDCU, 100 Madison Avenue, Morristown, NJ 07960-6136
516016930	+ Atlantic Health Systems FCU, 90 Beauvoir Avenue, Summit, NJ 07901
516016936	+ Chase Home Finance, LLC, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705
516016939	+ City of East Orange, 44 City Hall Plaza, East Orange, NJ 07018-4500
516016938	+ City of East Orange, Water Department, 99 Grove St., East Orange, NJ 07018-4197
516016937	City of East Orange, Tax Collector, City Hall, East Orange, NJ 07019
516016945	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Stores National Bank Macy's, 9111 Duke Blvd, Mason, OH 45040
516099399	+ East Orange Water Commission, 99 S. Grove St., East Orange, NJ 07018-4108
516016948	M & T Bank, One M & T Plaza, 8th Floor, Buffalo, NY 14203-2399
516016949	M & T Bank, attn: Computershare, PO Box 30170, College Station, TX 77842-3170
516016952	+ M&T Credit Corp., PO Box 4006, Buffalo, NY 14240-4006
516016953	New Jersey Anesthesia Assoc., PO Box 0037, Florham Park, NJ 07932-0037
516016954	+ New Jersey Anesthesia Associates, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516016955	+ Officer Tara Balanche, Essex County Sheriff's Office, 50 West Market Street, ref number #15008865 DJ 163173-15), Newark, NJ 07102-1607
516016956	Overlook Hospital Employees Federal Cred, 99 Beauvoir Avenue, PO Box 220, Summit, NJ 07902-0220
516016957	+ Overlook Hospital Employees Federal Cred, Attn: Mr. Stephen Edwards, Esq., 59 Forrest Rd., PO Box 321, Mount Freedom, NJ 07970-0321
516016965	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
516016966	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Mortgage, PO Box 8703, Dayton, OH 45401
516016963	+ PNC Bank, PO Box 747024, Pittsburgh, PA 15274-7024
516016961	+ PNC Bank, 300 Bellevue Parkway, Wilmington, DE 19809-3704
516016960	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
516016964	PNC Bank, Deposit Recovery Unit, 330 Gaither Street, Louisville, KY 40202
516016962	PNC Bank, 300 Guthrie Street, Louisville, KY 40202
516273984	+ PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, Ohio 45342-5421
516016967	+ PNC Mortgage Servicing, Attn: Bankruptcy Department, 3232 Newmark Dr, Miamisburg, OH 45342-5433
516016968	PNC National Bank of NJ, PO Box 8310, Philadelphia, PA 19101
516016974	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516016981	+ Superior Court of New Jersey, Essex County, 465 Martin Luther King Jr. Blvd, Newark, NJ 07102-1774
516016979	+ Superior Court of New Jersey, Essex County Special Civil Part, 465 Martin Luther King Jr. Avenue, For Notice Only (DC 005030 15), Newark, NJ 07102-1735
516016980	+ Superior Court of New Jersey, Essex County Special Civil Part, 465 Martin Luther King Jr. Avenue, For Notice Only (DC 028983-09), Newark, NJ 07102-1735
516016976	+ Superior Court of New Jersey, Essex County, 50 W.Market Street, For Notice Only (DC 005030 15), Newark, NJ 07102-1607
516016978	+ Superior Court of New Jersey, Essex County, 50 W.Market Street, For Notice Only (DC 028983-09), Newark, NJ 07102-1607
516016977	+ Superior Court of New Jersey, Essex County, 50 W.Market Street, For Notice Only (L 012262 98), Newark, NJ 07102-1607
516016989	+ TD Bank Usa/ Terget Credit Card, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
516016984	+ Target, PO Box 59317, Minneapolis, MN 55459-0317

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516016985 Target Credit Card, PO Box 660170, Dallas, TX 75266-0170
516016986 Target Credit Services, Retailers National Bank, PO Box 1581, Minneapolis, MN 55440-1581
516016987 + Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2020 22:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 18 2020 22:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: susan.mculty@atlantichhealth.org	Nov 18 2020 22:00:00	Atlantic Health EFCU, 99 Beauvoir Avenue, Summit, NJ 07901-3533
516016926	Email/Text: ebn@ltdfin.com	Nov 18 2020 22:00:00	Advantage Assets II Inc, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074
516057999	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 18 2020 22:19:30	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
516137532	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 18 2020 22:17:21	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516016940	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 22:00:00	Comenity Bank, PO Box 183003, Columbus, OH 43218-3003
516016941	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 22:00:00	Comenity Bank/Avenue, P O Box 182789, Columbus, OH 43218-2789
516016942	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 22:00:00	Comenity Bank/Dress Barn, PO BOX 183789, Columbus, OH 43218-2789
516016943	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 22:00:00	Comenity Bank/Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
516016944	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 22:00:00	Comenitybank/ Venus, 3100 Easton Square Pl, Columbus, OH 43219-6232
516261126	Email/Text: bnc-quantum@quantum3group.com	Nov 18 2020 22:01:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516016947	+ Email/Text: camanagement@mtb.com	Nov 18 2020 22:00:00	Hudson City Savings Bank, W. 80 Century Rd., Paramus, NJ 07652-1437
516016946	+ Email/Text: camanagement@mtb.com	Nov 18 2020 22:00:00	Hudson City Savings Bank, West 80 Century Road, For Notice Only, Paramus, NJ 07652-1437
516016931	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 18 2020 22:19:21	Chase Bank USA, P0 Box 15922, Wilmington, DE 19850
516016932	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 18 2020 22:17:08	Chase Bank USA, NA, PO Box 15922, For Notice Only, Wilmington, DE 19850
516016933	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 18 2020 22:19:21	Chase Bank USA, NA, PO Box 15922, Wilmington, DE 19850
516016934	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 18 2020 22:17:08	Chase Home Finance, P0 Box 961227, Fort Worth, TX 76161
516016935	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 18 2020 22:18:17	Chase Home Finance LLC, PO Box 44090, Jacksonville, FL 32231-4090
516016950	+ Email/Text: camanagement@mtb.com	Nov 18 2020 22:00:00	M & T Mortgage, PO Box 1288, Buffalo, NY 14240-1288
516016951	Email/Text: camanagement@mtb.com	Nov 18 2020 22:00:00	M and T Mortgage Corp., Default Servicing, 6th

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			Floor, PO Box 840, Buffalo, NY 14240
516101322	Email/Text: camanagement@mtb.com	Nov 18 2020 22:00:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516172947	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 18 2020 22:01:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516016965	Email/Text: Bankruptcy.Notices@pnc.com	Nov 18 2020 22:00:00	PNC Bank N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
516016966	Email/Text: Bankruptcy.Notices@pnc.com	Nov 18 2020 22:00:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
516273984	+ Email/Text: Bankruptcy.Notices@pnc.com	Nov 18 2020 22:00:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, Ohio 45342-5421
516016969	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2020 22:17:15	Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
516016971	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2020 22:17:13	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
516016970	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2020 22:17:14	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Center, Suite 100, Norfolk, VA 23502
516171440	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 18 2020 22:19:25	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
516016958	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2020 22:18:24	Pinnacle Credit Service, Po Box 640, Hopkins, MN 55343-0640
516016959	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2020 22:18:24	Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640
516261848	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2020 22:18:24	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516037184	Email/Text: bnc-quantum@quantum3group.com	Nov 18 2020 22:01:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516016982	+ Email/PDF: gecsedl@recoverycorp.com	Nov 18 2020 22:19:20	Syncb/jcp, 4125 Windward Plaza, Alpharetta, GA 30005-8738
516016983	+ Email/PDF: gecsedl@recoverycorp.com	Nov 18 2020 22:19:20	Synchrony Financial, 777 Long Ridge Road, Stamford, CT 06902-1247
516016988	Email/Text: bankruptcy@td.com	Nov 18 2020 22:01:00	TD Bank N.A., Operations Center, P0 Box 1377, Lewiston, ME 04243
516245235	+ Email/Text: bncmail@w-legal.com	Nov 18 2020 22:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516016991	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 18 2020 21:59:00	Verizon Wireless, PO Box 489, Newark, NJ 07101-0489
516016992	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 18 2020 21:59:00	Verizon Wireless, PO Box 630024, Dallas, TX 75263
516016993	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 18 2020 21:59:00	Verizon Wireless, PO Box 17120, Tucson, AZ 85731-7120
516016990	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 18 2020 21:59:00	Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624
516016995	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 22:00:00	Victoria Secrets, PO Box 659562, San Antonio, TX 78265
516016994	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 22:00:00	Victoria Secrets, PO Box 182128, Columbus, OH 43218-2128
516016996	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 18 2020 22:00:00	Victoria's Secret, PO Box 659728, San Antonio,

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516016997

+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM

TX 78265-9728

Nov 18 2020 22:00:00

Victoria's Secrets, PO Box 182117, Columbus, OH
43218-2117

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516016972	*+	Portfolio Recovery Associates, L.L.C., PO Box 12914, Norfolk, VA 23541-0914
516016975	*+	Pressler And Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516016973	##+	Portfolio Recovery Associates, L.L.C., 287 Independence, Virginia Beach, VA 23462-2962

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed below:

Name	Email Address
Avram D White	on behalf of Debtor Paulette M Wright clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Drew Edwards	on behalf of Creditor Atlantic Health EFCU drewedwards@nymcu.org
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor PNC Bank National Association NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

TOTAL: 6